

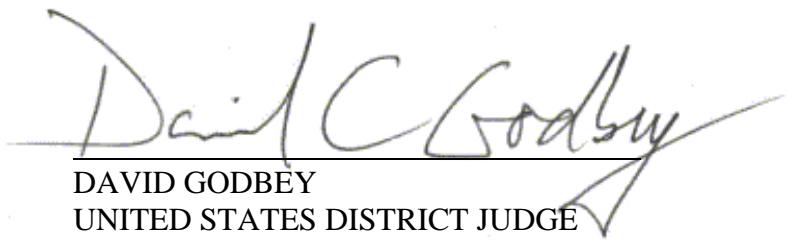
**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

**RICKEY FANTROY,** )  
Plaintiff, )  
vs. ) No. 3:12-CV-82-N-BH  
**FIRST FINANCIAL BANK, N.A.,** )  
Defendant. ) Referred to U.S. Magistrate Judge

**ORDER ACCEPTING FINDINGS AND RECOMMENDATION  
OF THE UNITED STATES MAGISTRATE JUDGE**

After reviewing all relevant matters of record in this case, including the Findings, Conclusions, and Recommendation of the United States Magistrate Judge and any objections thereto, in accordance with 28 U.S.C. § 636(b)(1), the undersigned District Judge is of the opinion that the Findings and Conclusions of the Magistrate Judge are correct and they are accepted as the Findings and Conclusions of the Court. Accordingly, *Defendant's Motion to Dismiss for Failure to State a Claim or Alternatively Motion for Summary Judgment*, filed March 13, 2012 (doc. 25) is **GRANTED**, and its alternative motion for summary judgment is **DENIED as moot**. Plaintiff's *Motion[s] for Summary Judgment*, filed April 3, 2012 (doc. 41) and April 5, 2012 (doc. 44) are **DENIED**. By separate judgment, Plaintiff's claims against Defendant First Financial Bank, N.A., for violation of TILA and Regulation Z and for fraud, as well as any claims for violation of RESPA, wrongful foreclosure, violation of the Texas Constitution, and creation of a fraudulent lien will be dismissed with prejudice for failure to state a claim upon which relief can be granted.

**SIGNED** this 4<sup>th</sup> day of January, 2013.



DAVID GODBEY  
UNITED STATES DISTRICT JUDGE